

EY Nexus for Banking

Accelerate and transform innovation in banking

Your digital world. Realized.



Banking and Financial Services firms struggle to keep pace with competition as well as market demands

Key challenges:

- Lack of flexibility to add new features or improve digital offerings due to limitations of legacy systems with tightly coupled architecture
- Inability to meet increasing demand from customers for superior banking experience and value-added services
- Poor regulatory compliant technology platform with no capability to correlate data from disparate sources and systems
- No data strategy or approach to make use of massive amounts of data scattered across different departments
- Absence of any technology framework to leverage AI and new-age technologies and provide tailored customer insights in real-time

Benefits of EY Nexus for Banking

- **Faster go-to-market:** Accelerates product design and facilitates new product lines or updates to market quickly
- **Adapt faster to market changes:** Helps banks remain competitive and continuously bring new propositions to market by leveraging the latest Microsoft technology
- **Smart data-driven insights:** Generates real-time actionable insights for the right customers in the right channels, and at the right time
- **Enhanced service experience:** Creates highly personalized, intuitive and efficient banking and product experiences for customers
- **Interchangeable components:** Allows banks to adopt a composable business model using interchangeable building blocks and change or rearrange offerings quickly based on their priorities or market trends
- **Trusted & compliant:** Leverages EY teams deep understanding of the regulatory landscape within industries to offer a trusted and compliant platform in such a way that your propositions are compliant as well

Scalable, real-time, event-driven digital banking platform

EY Nexus for Banking (N4B) harnesses the power of people, ideas and technology to help our financial services clients realize new opportunities, transform operations quickly and at scale, and provide digital-first solutions. N4B also offers a comprehensive, intelligent, and customer-specific offering, which includes several elements to help you accelerate your digital transformation journey:

- **Merchant Insights:** Empowers merchants and businesses to better understand existing and potential customers' behaviours and needs by turning transaction data into insight
- **Intelligent Disputes:** Uses data enrichment, spend insights, customer self-service and insights-based claims resolution decisioning to reduce disputes, route disputes for best outcome/resolution and connect users directly to issuers that have their own dispute processes
- **Mortgage "Browse to Book":** Increases application completion rate and customer engagement by reaching applicants at the right moment with a selection of mortgage products and services that best fits their needs
- **Augmented Relationship Management (ARM):** Leverages AI to analyze customer intent and sentiment from video, voice and text to surface insights, make recommendations on next best action and enable a richer and more productive customer interaction.
- **Payments Routing Solution:** Helps institutional banking clients better transact with financial institutions by integrating with bank's treasury management and payment rails and recommending the most efficient way to make payments

A modular platform to accelerate digital transformation

Key features of Nexus for Banking

Customer management: Helps enable personalized touchpoints with your customers

Journey enablement: Defines your ideal journeys and determines in real-time where a customer is on a particular journey

Insights enablement: Builds and deploys machine learning models to elevate and derive insights about your customers and business

Data processing: Leverages flexible, open-source frameworks and a metadata-driven approach to seamlessly source data and capture relevant event triggers.

Development enablement: Uses code generation accelerators for rapidly delivering consistent, secure, and auditable microservices and user interfaces.

Ecosystem enablement: Provides components to help you build out your third-party ecosystem and participate in the data sharing economy in a secure and compliant manner.



Tech@Speed

Core Digital platform

Leverage a versatile, cloud-ready framework, with ready-to-use building blocks and real-time intelligence. Launch customer-centric services globally, reliably, and faster than ever before.



Innovation@Scale

Connected ecosystem

Increase agility and extend your reach through a broad and connected curated partner ecosystem combined with EY sector knowledge and technology expertise.



Humans@Center

Industry products

Harness the power of people, ideas, and technology to deliver responsive digital-first experiences customers love and trust. EY's ready-made solutions are designed to fit your unique needs.

Powering end-to-end journey of first party mortgage for a leading Australian bank

EY has been collaborating with a leading Oceania-based banking group to build a platform using Nexus for Banking, aimed at supporting customers achieve financial wellbeing by providing the right experiences to the right consumers at just the right time.

Challenges

- Market share at risk and growing customer attrition
- Limited data science and analytics capabilities
- Legacy infrastructure inhibitor to yielding real value from data
- No group wide view on customer preferences
- Data latency from source systems

Benefits

- Increase conversion rates
- Reduce application leakage
- Mitigate product attrition
- Harness greater offer conversions
- Improve customer engagement

EY and Microsoft

The digital technologies that are impacting your business today – social, mobile, analytics and cloud – are rapidly expanding to create new employee and customer experiences, fundamentally changing how your organization works, interacts and competes. The EY and Microsoft alliance combines EY deep insights and experience in disruptive industry trends, new business models and evolving processes with Microsoft scalable, enterprise cloud platform and digital technologies. EY and Microsoft can help accelerate digital transformation with advanced solutions that support enterprise strategy, transform customer and workforce experiences, create new, data-driven business models, build intelligent, automated operations and bring confidence that these innovative solutions are secure, compliant and trusted. Together, we can help accelerate digital strategy and amplify your business performance to thrive in a digital world.

For more information visit: ey.com/microsoft

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EY | Building a better working world

EY exists to build a better working world, helping to create long-term value for clients, people and society and build trust in the capital markets.

Enabled by data and technology, diverse EY teams in over 150 countries provide trust through assurance and help clients grow, transform and operate.

Working across assurance, consulting, law, strategy, tax and transactions, EY teams ask better questions to find new answers for the complex issues facing our world today.

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